



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**April 30, 2021**

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$	138,600,978	<b>Average Borrower Indebtedness</b>	\$ 10,470
<b>Number of Borrowers</b>		13,238	<b>Wtd Avg Remaining Term (months)</b>	138.35
<b>Number of Loans</b>		44,363	<b>Wtd Avg Statutory Interest Rate</b>	5.42%
<b>Consolidation Rebate Fees</b>	\$	4,279	<b>Wtd Avg Borrower Interest Rate</b>	4.64%
<b>Claims Paid</b>	\$	152,964		
		Number of Borrowers *	Number of Loans	Current Principal
				Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible		1,313	4,444	\$ 19,278,431
Qualified		4,484	15,291	41,844,635
Disqualified/Not Eligible		8,602	24,628	77,477,912
				13.91%
				30.19%
				55.90%
<b>Automatic Payment Benefit</b>				
Participating		4,216	13,940	35,426,733
Nonparticipating		9,026	30,423	103,174,245
				25.56%
				74.44%
<b>School Type</b>				
2 Year Schools		2,222	7,139	19,251,084
4 Year Schools		8,777	28,733	83,005,477
Proprietary Schools		1,365	4,460	13,839,015
Graduate Schools		1,104	4,006	22,204,440
Other		9	25	300,962
				13.89%
				59.89%
				9.98%
				16.02%
				0.22%
<b>Loan Type</b>				
Stafford - Subsidized		11,925	28,026	71,820,038
Stafford - Unsubsidized		7,793	15,812	59,603,701
PLUS		151	225	2,002,878
Consolidation - Subsidized		153	153	2,522,623
Consolidation - Unsubsidized		147	147	2,651,738
				51.82%
				43.00%
				1.45%
				1.82%
				1.91%
<b>Status</b>				
In-School		16	73	168,885
Grace		5	19	42,301
Repayment		10,528	34,692	102,567,018
Forbearance		1,698	6,571	27,378,378
Deferment		991	3,000	8,401,735
Claims Processing		3	8	42,661
				0.12%
				0.03%
				74.00%
				19.76%
				6.06%
				0.03%
<b>Special Allowance Index</b>				
30 Day LIBOR		13,128	43,976	136,087,771
T-Bill		154	387	2,513,207
				98.19%
				1.81%
<b>Interest Rate</b>				
Consolidation - Fixed Rate		172	289	4,998,287
Consolidation - Variable Rate		6	11	176,074
Stafford & PLUS - Fixed Rate		10,256	24,620	90,200,949
Stafford & PLUS - Variable Rate		7,355	19,443	43,225,668
				3.60%
				0.13%
				65.08%
				31.19%

\* The number of borrowers in total is overstated due to borrowers having loans in multiple categories.